

Debtor 1 Thomas Andrew Jaycox
Debtor 2 _____
(Spouse, if filing)
United States Bankruptcy Court for the: Eastern District of Pennsylvania
(Philadelphia)
Case number 16-17815

Official Form 410S1**Notice of Mortgage Payment Change**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: BANK OF AMERICA, N.A.**Court claim no.** (if known): _____**Last 4 digits** of any number you use to identify the debtor's account: 1603**Date of payment change:**

Must be at least 21 days after date of this notice

05/01/2017

New total payment:

Principal, interest, and escrow, if any

\$624.93

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

No



Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: _____

New escrow payment: _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**

No



Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.
If a notice is not attached, explain why:

Current interest rate: 2.5%

New interest rate: 2.875%

Current principal and interest payment: \$413.87

New principal and interest payment: \$418.97

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

No



Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: _____

New mortgage payment: _____

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:



I am the creditor.



I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.



/s/ Essa Gye

Date 03/13/2017

Assistant Vice President

Print: Essa Gye

Title Assistant Vice President

Company Bank of America, N.A.

Address 16001 N. Dallas Pkwy
Addison, TX 75001

Specific Contact Information:

Phone: 214-209-5218

Email: essa.gye@bankofamerica.com

UNITED STATES BANKRUPTCY COURT

Eastern District of Pennsylvania (Philadelphia)

Chapter 13 No. 16-17815

Judge: Judge Stephen Raslavich

In re:

Thomas Andrew Jaycox

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on March 13, 2017, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage prepaid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid:
Thomas Andrew Jaycox
154 Duck Farm Road
Oxford, PA 19363

Debtor's Attorney: By U.S. Postal Service First Class Mail Postage Prepaid:
JOSEPH L QUINN
The Law Office of Stephen Ross PC
152 E. High Street, Suite 100
Pottstown, PA 19464

Trustee: By U.S. Postal Service First Class Mail Postage Prepaid:
FREDERICK L. REIGLE
Chapter 13 Trustee
2901 St. Lawrence Avenue
P.O. Box 4010
Reading, PA 19606

/s/ Bruce Bertrand

4 S Technologies, LLC
(as authorized agent for Bank of America, N.A.)
200 Sheffield St., Suite 101
Mountainside, NJ 07092
(908) 588-9639
brucebertrand@4stechnologies.com



Special Loan Servicing, CA6-914-01-4
27123
TAMPA, FL 33623-7123

THOMAS A JAYCOX
154 DUCK FARM RD
OXFORD PA 19363

Date: March 2, 2017

Loan number: [REDACTED]

Property Address:

915 SANTIATO DRIVE
FAYETTEVILLE, NC 28314

Changes to Your Mortgage interest Rate and Payments on April 1, 2017

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 1 year period during which your interest rate stayed the same. That period ends on April 1, 2017, so on that date your interest rate and mortgage payment change. After that, your interest rate may change annually for the rest of your loan term.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	2.500%	2.875%
Total Monthly Payment	\$619.83	\$624.93 (due May 1, 2017)

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin," and then rounding the sum of the index and the margin to the nearest 0.1250%. Under your loan agreement, your index rate is Weekly Average Yield on US Treasury Constant Maturity of 1-Year and your margin is 2.000%. The Weekly Average Yield on US Treasury Constant Maturity of 1-Year index is published weekly in Federal Reserve Board.

Rate Limit[s]: Your rate cannot go higher than 10.000% over the life of the loan. Your rate can change each adjustment by no more than 1.0000%.

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. Your new payment is based on the Weekly Average Yield on US Treasury Constant Maturity of 1-Year index, your margin, and then rounding the sum of the index and the margin to the nearest 0.1250%, your loan balance of \$30,468.23 and your remaining loan term of 80 months. Your Total Monthly Payment set forth above includes escrow [Taxes and Insurance].

Prepayment Penalty: None

We're pleased to serve your home loan needs and it's our continued goal to provide you with the highest level of customer satisfaction. If you have any questions concerning this notice, please don't hesitate to call us at 800-669-6607 Monday through Friday, 7 a.m. to 7 p.m. local time. If you need additional information or assistance, you can contact us online any time. Simply log on to your account at www.bankofamerica.com and Select 'Message Center.' With your online account, you will also have access to many other convenient services, such as: updating your account information, viewing current and historical monthly statements, and much more.

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.

